

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Ricardo A Read-Baez

Case No.: 1-18-02041 HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	Towne Mtg
Court Claim Number:	01
Last Four of Loan Number:	0620
Property Address if applicable:	390 Hill N Dale Dr

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$3,188.05
b.	Prepetition arrearages paid by the trustee:	\$3,188.05
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$3,188.05

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is/was paid directly by the debtor(s).

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Date: July 28, 2025

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Ricardo A Read-Baez

Case No.: 1-18-02041 HWV

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on July 28, 2025, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Gary J. Imblum, Esquire  
4615 Derry St  
Harrisburg PA 17111

**Served by First Class Mail**

Towne Mtg Co  
Att Bankruptcy Dept  
PO Box 33662  
Detroit MI 48232

Ricardo A Read-Baez  
390 Hill N Dale Dr S  
York PA 17403

I certify under penalty of perjury that the foregoing is true and correct.

Date: July 28, 2025

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

Case: 18-02041 RICARDO A. READ-BAEZ

TOWNE MORTGAGE COMPANY  
ATTN: BANKRUPTCY DEPT  
P.O. BOX 7054  
TROY, MI 48007-

Sequence: 24  
Modify:  
Filed Date:  
Hold Code: D

Acct No: 390 Hill N Dale S - PRE-ARRE/

ARREARS - 390 HILL N DALE DRIVE S/SEE CLAIM NOTE 05/21 GRANTED LOAN MOD EMAIL IN  
CORRESPONDENCE LOAN MOD 5TH AP

Amt Sched:	\$171,579.32	Debt:	\$17,550.47	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$3,188.05	Accrued Int:	\$0.00
				Balance Due:	\$14,362.42

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
<b>5200</b>	<b>TOWNE MORTGAGE COMPANY</b>							
520-0	TOWNE MORTGAGE COMPANY		09/26/2019	1207986	\$970.18	\$0.00	\$970.18	10/01/2019
520-0	TOWNE MORTGAGE COMPANY		08/07/2019	1206460	\$420.16	\$0.00	\$420.16	08/13/2019
520-0	TOWNE MORTGAGE COMPANY		07/11/2019	1205124	\$525.22	\$0.00	\$525.22	07/16/2019
520-0	TOWNE MORTGAGE COMPANY		06/06/2019	1203710	\$1,272.49	\$0.00	\$1,272.49	06/11/2019
				Sub-totals:	\$3,188.05	\$0.00	\$3,188.05	
				Grand Total:	\$3,188.05	\$0.00		